

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
BALTIMORE DIVISION**

**In re:**

**ROBERT A KOCH,**

**CHAPTER 13**

**DEBTOR.**

**CASE NO. 24-14256**

**OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

**COMES NOW**, Newrez LLC dba Shellpoint Mortgage Servicing (fka Specialized Loan Servicing LLC) as servicing agent for Wells Fargo Bank, N.A. as Trustee for Bear Stearns ARM Trust 2007-3 ("Secured Creditor"), by Counsel, and objects to the confirmation of the Chapter 13 Plan (the "Plan") and in support thereof, represents unto the Court:

1. Secured Creditor has a claim against the property of the Debtor located at 404 Lyons Road, Basking Ridge, NJ 07920 by virtue of the Note and accompanying Deed of Trust.

2. The Proof of Claim (Claim# 1-1) filed on May 31, 2024 by this Secured Creditor establishes a total debt of \$492,679.17 due as of May 17, 2024, including pre-petition arrearages of \$43,969.30, with interest accruing at 5.00%.

3. The Plan appears to be underfunded, as it only provides for \$50.00 per month over 12 months (totaling \$600.00).

4. Moreover the Plan fails to provide for the subject loan.

5. Secured Creditor hereby objects to the Plan due to the failure to properly provide for this secured loan and the lack of adequate protection.

6. Any Chapter 13 Plan proposed by the Debtor must provide for and eliminate the objections specified above in order to be feasible and to provide adequate protection to this Secured Creditor. It is respectfully requested that this Court deny confirmation of the Plan.

**WHEREFORE**, the undersigned requests as follows:

1. That confirmation of the proposed Plan be denied;
2. Debtor be required to modify the Plan to honor the terms and conditions of the Deed of Trust; and
3. For such other relief as this Court deems proper.

Newrez LLC dba Shellpoint Mortgage Servicing  
(fka Specialized Loan Servicing LLC) as  
servicing agent for Wells Fargo Bank, N.A. as  
Trustee for Bear Stearns ARM Trust 2007-3

By: /s/Daniel J. Pesachowitz  
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CERTIFICATE OF SERVICE

I certify that on June 5, 2024, the foregoing Objection was served via CM/ECF on Brian A. Tucci, Trustee, and Eric S. Steiner, Counsel for Debtor, at the email addresses registered with the Court, and that a true copy was mailed via first class mail, postage prepaid, to Robert A Koch, Debtor, 44 King Richard Rd, Berlin, MD 21811.

/s/Daniel J. Pesachowitz  
Daniel J. Pesachowitz, Esquire  
Samuel I. White, P. C.